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(54) Title: MULTI-DEPOSITORY FINANCIAL TRANSACTIONS

(57) Abstract: A system facilitates processing of funds between a transferor and a transferee, where at least the transferor has a transferor deposit sub-account administered via a depository administrator. The transferor accesses the depository administrator via a global network. The transferor can request a transfer or hold of funds in the transferor deposit sub-account to or for the benefit of the transferee. If the transferee does not have a transferee deposit sub-account administered via the depository administrator, the transferee is provided an opportunity to establish the transferee deposit sub-account. Subsequently, the depository administrator processes the funds between the transferor deposit sub-account and the transferee deposit sub-account. With the addition of automated teller machine access to respective customer deposit sub-accounts, users can more easily deposit or withdraw funds from their own account or effect a transfer of funds to another account via Internet access. The transfer of funds can also be linked to the occurrence of a particular event or the like, such as product delivery, service completion, etc. Transferees may be notified of the transfer or hold of funds for their benefit via e-mail or the like.

WO 03/077065 A2